

*Built with care down to  
the last detail*



# A smoother path to your purchase

Let's face it, buying property is rarely straightforward. But there's no need to be intimidated by the prospect of buying in Spain – just remember that the processes involved will sometimes differ from the UK. And, as ever, a lot of it is good old common sense!

## Location

There's more to life than golf and beaches (apparently). So when you're looking around, remember to establish the whereabouts of shops, medical facilities, leisure centres and travel links.

## Legal

It is essential to hire a good lawyer who is fluent in English and Spanish and familiar with all the rules and regulations. Did you know for example that if you buy in Spain it is obligatory to make a Spanish will? Taylor Woodrow de España can recommend some of the best lawyers in Spain and the UK.

## Finances

Some UK banks and building societies offer mortgages for overseas properties and most Spanish banks will lend to foreigners. In popular coastal areas you can literally walk in, open a non-resident's account and apply for your mortgage. Taylor Woodrow de España can recommend bankers and independent financial advisors both in Spain and the UK who offer competitive deals.

## Requirements

If you intend to stay in the country for more than 90 days you'll need to apply for a resident's permit – the residencia. You should apply within 15 days of your arrival. If you intend to work, you will also need a tax and national insurance number.

## Medical care

Generally speaking Spain has excellent medical care. For urgent medical emergencies dial 112 for connection to the emergency operator to request an ambulance. If you don't speak Spanish, it's a good idea to have details of any existing condition translated into Spanish before you move to Spain. The translation should include details of your medical history, any medication that you're currently taking or are likely to need in the event of an emergency, plus any allergies.

## Shops and businesses

Business opening times are different in Spain, due to the Spanish siesta period. Most businesses will close around 2.00pm and re-open at around 4.30pm. This does not include banks, however, which open for the mornings only and, unlike some other countries, are not open on Saturdays.

## Bills and utilities

Although Taylor Woodrow offers a connection service for your new home, you may wish for more information on the service providers. Your bills are debited from your Spanish bank account and the receipt sent to your Spanish address, unless you have organised with a 'Gestor' to have mail sent to your English address via their offices. Start a direct debit from your Spanish bank for any domestic bills and bear in mind that foreign banks are intolerant of late or missing payments.

## Electrical supply

Domestic electrical supply is 220 volts and appliances from most European countries will function (a 20 volt difference is negligible for most appliances). However, you will sometimes need to change the plugs.

## Removals

When deciding what household items to bring to Spain there are a number of things you need to consider: the length of your stay; whether you are buying or renting accommodation; furnished or unfurnished; what you are doing with your house in the UK (selling, letting furnished or unfurnished). We recommend you check whether the firm you are going to use is a member of an approved organisation such as FIDI (Fédération Internationale des Déménageurs Internationaux). There are no longer any Customs formalities to be completed when transporting your household effects within the European Union.

## Clothing

Temperatures inland vary widely during the year. Winter evenings can be cooler than you might think, especially in higher regions. In summer, temperatures can easily reach over 35°C (95°F) in many areas. It is therefore important to bring adequate clothing, or to be prepared to buy it in Spain. This is an important point to bear in mind, particularly if you are moving at a time near to a change in season.

## Schools and education

If you are moving to Spain you are more than likely going to want information on schools and education at some point, whether it's for your children or in order to improve your own Spanish language skills. For advice on State Spanish schools, International or British schools, our local team can help you.